

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Please **REPLACE** the first paragraph on Page 1 with the following
REPLACEMENT PARAGRAPH:

The present application is a continuation of U.S. Patent Application ~~Serial~~ No. 09/490,898, ~~attorney docket no. 97-059-C1~~, entitled "METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL"; filed on January 25, 2000 and issued as U.S. Patent No. 6,330,548 on December 11, 2001, which is a continuation of U.S. Patent Application ~~Serial~~ No. 08/946,508 entitled "METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL" ~~FILED ON~~ filed on October 7, 1997[[:]] and issued as U.S. Patent No. 6,064,987 on May 16, 2000; which is a continuation-in-part of ~~co-pending~~ U.S. Patent Application No. 08/920,116, ~~attorney docket no. WD2-97-054~~, entitled "METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A POINT-OF-SALE TERMINAL", filed on August 26, 1997[[:]] and issued as U.S. Patent No. 6,119,099 on September 12, 2000; which is a continuation-in-part of U.S. Patent Application No. 08/822,709, ~~attorney docket no. WD2-97-006~~, entitled "SYSTEM AND METHOD FOR PERFORMING LOTTERY TICKET TRANSACTIONS UTILIZING POINT-OF-SALE TERMINALS", filed on March 21, 1997[[:]] and issued as U.S. Patent No. 6,267,670 on July 31, 2001.